

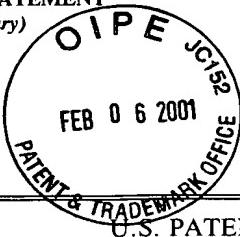
Form PTO-1449  
(Rev. 2-32)U.S. Department of Commerce  
Patent & Trademark Office

Atty. Docket No.

CITI0179

Serial No.

09/641,896

INFORMATION DISCLOSURE STATEMENT  
(Use several sheets if necessary)

Applicant

Nigel PINNELL

Filing Date

8/18/00

Group

S

## U.S. PATENT DOCUMENTS

Examiner Initial		Document Number	Date	Name	Class	Sub-Class	Filing Date (if appropriate)
<i>JW</i>	1.	5,010,485	4/23/91	Bigari	364	408	1/31/89
<i>JW</i>	2.	5,283,829	2/1/94	Anderson	380	24	10/1/92
<i>JW</i>	3.	5,659,616	8/19/97	Sudia	380	23	7/16/96
<i>JW</i>	4.	5,832,089	11/3/98	Kravitz et al.	380	24	6/7/95
<i>JW</i>	5.	5,883,810	3/16/99	Franklin et al.	364	479.02	9/24/97
<i>JW</i>	6.	5,949,044	9/7/99	Walker et al.	235	379	6/13/97
<i>JW</i>	7.	5,991,413	11/23/99	Arditti et al.	380	25	6/12/97
<i>JW</i>	8.	6,014,646	1/11/00	Vallee et al.	705	39	6/5/96
<i>JW</i>	9.	6,047,268	4/4/00	Bartoli et al.	705	35	11/4/97
<i>JW</i>	10.	5,757,917	5/26/98	Rose et al.	380	25	11/1/95

## FOREIGN PATENT DOCUMENTS

		Document	Date	Country	Class	Sub-class	Translation Yes/No
<i>JW</i>	1.	WO 99/49424	9/30/99	PCT	G07F	7/08	Yes

## OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

<i>JW</i>	1.	Orbiscom, "Pioneering New Era for Payment Security on the Web", 4/19/00
<i>JW.</i>	2.	Web Page entitled "American Express-Private Payments", Copyright 2000, Printed 1/17/2001

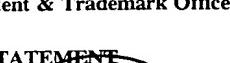
*Jalatee Wongeon*

DATE CONSIDERED

10/19/02

Patent and Trademark Office-- US DEPARTMENT OF COMMERCE

Form PTO-FB A820  
(also form PTO-1449)T0091-193909  
WINLIB01:859325.1

<p><b>Form PTO-1449</b> (Rev. 2-32)</p> <p><b>U.S. Department of Commerce</b> <b>Patent &amp; Trademark Office</b></p> <p><b>INFORMATION DISCLOSURE STATEMENT</b> <i>(Use several sheets if necessary)</i></p>		<p>Atty. Docket No.</p> <p><b>CITI0179</b></p>
		<p>Serial No.</p> <p><b>09/641,896</b></p>
		<p>Applicant</p> <p><b>Nigel PINNELL</b></p>
	<p>Filing Date</p> <p><b>8/18/00</b></p>	<p>Group</p>

U.S. PATENT DOCUMENTS

## FOREIGN PATENT DOCUMENTS

		Document	Date	Country	Class	Sub-class	Translation Yes/No

**OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)**


*Salma Wengle*  
PTO:EP-A-820

DATE CONSIDERED 10/9/02

Patent and Trademark Office-- US DEPARTMENT OF COMMERCE

**Form PTO-FB A820**  
**(also form PTO-1449)**

T0091-193909  
WINLIB01:859325.1